

---

**Federal Reserve Release**

---



*H.2*

*Actions of the Board, Its Staff,  
and the Federal Reserve Banks;  
Applications and Reports Received*

*No. 8*

*Week Ending February 20, 2021*

**Monetary and Financial Policy**

Monetary Policy Report -- semiannual report to Congress.  
- Published, February 19, 2021

**Regulations and Policies**

Regulation EE -- final rule to apply netting protections to certain new entities,  
including swap dealers.  
- Approved, February 16, 2021

**S&R** Supervision and Regulation  
**C&CA** Consumer and Community Affairs  
**FOMC** Federal Open Market Committee

**RBOPS** Reserve Bank Operations and Payment Systems  
**IF** International Finance  
**MA** Monetary Affairs

**Bank Branches, Domestic**

## St. Louis

Encore Bank, Little Rock, Arkansas -- to establish a branch at 5960 Berkshire Lane, Dallas, Texas.

- Approved, February 17, 2021

## Cleveland

First Financial Bank, Cincinnati, Ohio -- to establish a branch at 601 Madison Avenue, Covington, Kentucky.

- Approved, February 17, 2021

**Bank Holding Companies**

## Atlanta

Commerce Bancshares, Inc., White Castle, Louisiana -- to retain Assumption Mortgage, LLC, Paincourtville, and thereby engage in mortgage brokerage activities.

- Approved, February 16, 2021

## St. Louis

The R. Dean Phillips Bank Trust, Las Vegas, Nevada -- (1) to become a bank holding company and acquire shares of Great River Bancshares, Inc., Quincy, Illinois; T&C Bancorp, Inc., Quincy; North Missouri Bancorp, Inc., Edina, Missouri; Ambage, Inc., West Point, Nebraska; West Point Bancorp, Inc., West Point; Topeka Bancorp, Inc., Topeka, Kansas; and HNB National Bank, Hannibal, Missouri; and (2) for HNB Bancorp, Inc., Hannibal, to become a bank holding company by acquiring HNB National Bank.

- Approved, February 18, 2021

**Bank Holding Companies**

Kansas City

SBWY Financial Corporation, Evanston, Wyoming -- to become a bank holding company by acquiring State Bank, Green River.

- Approved, February 19, 2021

**Change in Bank Control**

Secretary

Northern Trust Corporation, Chicago, Illinois -- change in control notice by The Vanguard Group et al. for Northern Trust Corporation and its subsidiary, The Northern Trust Company, Chicago.

- Permitted, February 18, 2021

Kansas City

Prism Group, Inc., Hamilton, Missouri -- change in bank control of Prism Group, Inc., and its subsidiary, The Hamilton Bank, Hamilton.

- Permitted, February 16, 2021

Chicago

River Holding Company, Stoddard, Wisconsin -- change in bank control of River Holding Company and its subsidiaries, River Bank, Stoddard, and Wisconsin River Bank, Sauk City.

- Permitted, February 19, 2021

Secretary

SVB Financial Group, Santa Clara, California -- change in control notice by The Vanguard Group et al. for SVB Financial Group and its subsidiary, Silicon Valley Bank, Santa Clara.

- Permitted, February 18, 2021

**Extensions of Time**

Richmond

Atlantic Union Bank, Richmond, Virginia -- extension to February 27, 2021, to establish a branch at 7100 Columbia Gateway Drive, Columbia, Maryland.

- Granted, February 17, 2021

**Savings and Loan Holding Companies**

Richmond

Broadway Financial Corporation, Los Angeles, California -- relief from certain commitments.

- Granted, February 19, 2021

**Supervision and Regulation**

Director, S&R, and Director, Financial Stability

Stress Tests -- issuance of 2021 stress test scenarios.

- Announced, February 12, 2021

(A/C)

**District: 1**  
**Federal Reserve Bank of Boston**  
**Filings received during the week ending February 20, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 1**  
**Federal Reserve Bank of Boston**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
EAST CAMBRIDGE SVG BK	CAMBRIDGE, MASSACHUSETTS	Second Quarter of 2021
EASTHAMPTON SVG BK	EASTHAMPTON, MASSACHUSETTS	Second Quarter of 2021
STOUGHTON CO-OP BK	STOUGHTON, MASSACHUSETTS	Second Quarter of 2021
BLUESTONE BK	RAYNHAM, MASSACHUSETTS	Third Quarter of 2021
COMMONWEALTH COOP BK	HYDE PARK, MASSACHUSETTS	Third Quarter of 2021
WATERTOWN SVG BK	WATERTOWN, MASSACHUSETTS	Third Quarter of 2021

**District: 2**  
**Federal Reserve Bank of New York**  
**Filings received during the week ending February 20, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			



**District: 2**  
**Federal Reserve Bank of New York**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
BANK OF NY MELLON	NEW YORK, NEW YORK	Second Quarter of 2021
PEAPACK GLADSTONE BK	BEDMINSTER, NEW JERSEY	Second Quarter of 2021
ADIRONDACK TC	SARATOGA SPRINGS, NEW YORK	Third Quarter of 2021
AMBOY BK	OLD BRIDGE, NEW JERSEY	Third Quarter of 2021

**District: 3**

**Federal Reserve Bank of Philadelphia**

**Filings received during the week ending February 20, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
AMERISERV FINANCIAL BANK	* 18C	AmeriServ Financial Bank, Johnstown, PA to purchase assets and assume the liabilities of two branches of Riverview Bank, Marysville, PA, located at 135 Center Street Meyersdale, PA 15552 and 509 Center Avenue, Somerset, PA 15501.	Newspaper:	03/18/2021
	* Branch		Federal Register:	Not applicable

---

**District: 3**  
**Federal Reserve Bank of Philadelphia**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
AMERISERV FNCL BK	JOHNSTOWN, PENNSYLVANIA	Second Quarter of 2021

**District: 4**  
**Federal Reserve Bank of Cleveland**  
**Filings received during the week ending February 20, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
FIRST FINANCIAL BANK	PWI	First Financial Bank, Cincinnati, OH, request for pre-approval to make a \$10.6MM public welfare investment	Newspaper:	Not applicable
			Federal Register:	Not applicable

---

**District: 4**  
**Federal Reserve Bank of Cleveland**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
APPLE CREEK BKG CO	APPLE CREEK, OHIO	Second Quarter of 2021
NORTH VALLEY BK	ZANESVILLE, OHIO	Second Quarter of 2021
APOLLO TC	APOLLO, PENNSYLVANIA	Third Quarter of 2021
MINSTER BK	MINSTER, OHIO	Third Quarter of 2021
RICHWOOD BKG CO	RICHWOOD, OHIO	Third Quarter of 2021

**District: 5**  
**Federal Reserve Bank of Richmond**  
**Filings received during the week ending February 20, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>
NONE			

**District: 5**  
**Federal Reserve Bank of Richmond**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
ATLANTIC UNION BK	RICHMOND, VIRGINIA	Second Quarter of 2021
BANK OF THE JAMES	LYNCHBURG, VIRGINIA	Second Quarter of 2021
FARMERS & MINERS BK	PENNINGTON GAP, VIRGINIA	Second Quarter of 2021
FIRST CMNTY BK	BLUEFIELD, VIRGINIA	Second Quarter of 2021
SHORE UNITED BK	EASTON, MARYLAND	Second Quarter of 2021
FIRST BK	STRASBURG, VIRGINIA	Third Quarter of 2021
LIFESTORE BK	WEST JEFFERSON, NORTH CAROLINA	Third Quarter of 2021
NORTH ST BK	RALEIGH, NORTH CAROLINA	Third Quarter of 2021
SANDY SPRING BK	OLNEY, MARYLAND	Third Quarter of 2021

---

**District: 6**  
**Federal Reserve Bank of Atlanta**  
**Filings received during the week ending February 20, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
SUNSTATE BANCSHARES, INC.	* 3A1	Sunstate Bancshares, Inc., Miami, Florida to become a bank holding company by acquiring outstanding shares of Sunstate Bank, Miami, Florida.	Newspaper:	Not available
			Federal Register:	Not available

---



**District: 6**  
**Federal Reserve Bank of Atlanta**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
ANCHOR BK	JUNO BEACH, FLORIDA	Second Quarter of 2021
FIRST HOME BK	ST. PETERESBURG, FLORIDA	Second Quarter of 2021
INSBANK	NASHVILLE, TENNESSEE	Second Quarter of 2021
PROFESSIONAL BK	CORAL GABLES, FLORIDA	Second Quarter of 2021
BANK OF GUEYDAN	GUEYDAN, LOUISIANA	Third Quarter of 2021
FIRST FL INTEGRITY BK	NAPLES, FLORIDA	Third Quarter of 2021
SMARTBANK	PIGEON FORGE, TENNESSEE	Third Quarter of 2021

**District: 7****Federal Reserve Bank of Chicago****Filings received during the week ending February 20, 2021**

---

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$25,000,000 million public welfare investment pursuant to 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
ALLY BANK	PWI	Ally Bank, Sandy, Utah, for prior approval to make up to a \$25,000,000 million public welfare investment pursuant to section 208.22(b) of Regulation H.	Newspaper:	Not applicable
			Federal Register:	Not applicable
FIRST BUSEY CORPORATION	* 3A5	First Busey Corporation, Champaign, Illinois, to merge with Cummins-American Corp., and thereby indirectly acquire Glenview State Bank, both of Glenview, Illinois.	Newspaper:	Not available
			Federal Register:	03/15/2021
PEOPLES COMMUNITY BANCSHARES, INC., THE	CIC	Notice by Scott A. Schoenmann, Mazomanie, Wisconsin, to retain 25 percent or more voting shares of The Peoples Community Bancshares, Inc. and thereby indirectly control The Peoples Community Bank both of Mazomanie, Wisconsin.	Newspaper:	Not available
			Federal Register:	03/03/2021

---

**District: 7**  
**Federal Reserve Bank of Chicago**

**Availability of CRA Public Evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
1ST SOURCE BK	SOUTH BEND, INDIANA	Second Quarter of 2021
BANK MI	BROOKLYN, MICHIGAN	Second Quarter of 2021
BANK OF PONTIAC	PONTIAC, ILLINOIS	Second Quarter of 2021
FARMERS & MRCH BK	BERLIN, WISCONSIN	Second Quarter of 2021
FIRST IA ST BK	KEOSAUQUA, IOWA	Second Quarter of 2021
ISABELLA BK	MOUNT PLEASANT, MICHIGAN	Second Quarter of 2021
JOHNSON BK	RACINE, WISCONSIN	Second Quarter of 2021
NORTHERN TC	CHICAGO, ILLINOIS	Second Quarter of 2021
NORTHSIDE CMNTY BK	GURNEE, ILLINOIS	Second Quarter of 2021
STATE BK GENEVA	GENEVA, ILLINOIS	Second Quarter of 2021
WAUKON ST BK	WAUKON, IOWA	Second Quarter of 2021
AMERICAN ST BK	OSCEOLA, IOWA	Third Quarter of 2021
CHOICEONE BK	SPARTA, MICHIGAN	Third Quarter of 2021
COMMUNITY FIRST BK	BOSCOBEL, WISCONSIN	Third Quarter of 2021
FIRST BK	WAVERLY, IOWA	Third Quarter of 2021
FIRST BK MANHATTAN	MANHATTAN, ILLINOIS	Third Quarter of 2021
FIRST CITIZENS BK	MASON CITY, IOWA	Third Quarter of 2021
FIRST FARMERS B&TC	CONVERSE, INDIANA	Third Quarter of 2021
PEOPLES BK	CLIVE, IOWA	Third Quarter of 2021

\* Subject to the provisions of the Community Reinvestment Act

TOWN & CNTRY BK  
WEST MI CMNTY BK

SPRINGFIELD, ILLINOIS  
HUDSONVILLE, MICHIGAN

Third Quarter of 2021  
Third Quarter of 2021

---

**District: 8****Federal Reserve Bank of St. Louis****Filings received during the week ending February 20, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
MIDWEST REGIONAL BANCORP, INC.	CIC	Michael F. and Diane M. Bender, Farmington, Missouri; the Tyler M. and Kelly L. Bender Revocable Living Trust, Webster Groves, Missouri; Jacob J. Bender and JJB Capital, LLC, Dallas, Texas; and Abby M. and Jordan Kimrey, St. Louis, Missouri as a family control group, to collectively retain 10 percent or more of the shares and thereby control Midwest Regional Bancorp, Inc., Festus, Missouri. Midwest Regional Bancorp, Inc. controls Midwest Regional Bank, Festus, Missouri.	Newspaper: Federal Register:	03/03/2021 03/12/2021
WEST PLAINS BANCSHARES, INC.	CIC	Notice by the Virginia F. Sapp Trust, Virginia F. Sapp as trustee, both of St. Louis, Missouri; the Samuel D. Gohn Trust, Samuel D. Gohn as trustee; the Billie Kay Gohn Trust, Billie Kay Gohn, as trustee; the Gohn Qualified Spousal Trust, David M. Gohn as trustee; the Courtney G. Beykirch Revocable Trust, Courtney G. Beykirch as trustee; the Minor Child Irrevocable Trust, Courtney G. Beykirch and David M. Gohn as trustees; the Minor Child Irrevocable Trust, Courtney G. Beykirch and David M. Gohn as trustees; the Minor Child Irrevocable Trust, Courtney G. Beykirch and David M. Gohn as trustees; the Minor Child Irrevocable Trust, Courtney G. Beykirch and David M. Gohn as trustees; Caroline G. Beykirch, all of West Plains, Missouri; the Minor Child Irrevocable Trust, Jennifer G. Mahaffey, Rogersville, Missouri, and Courtney G. Beykirch, West Plains, Missouri, as trustees; the Jennifer G. Mahaffey Trust, Jennifer G. Mahaffey as trustee, both of Rogersville, Missouri; Amanda Sapp, Oregon City, Oregon and Jerod Sapp, Corvallis, Oregon, to retain control of West Plains Bancshares, Inc., West Plains, Missouri, which controls West Plains Bank and Trust Company, West Plains, Missouri.	Newspaper: Federal Register:	Not available 03/12/2021

**District: 8**  
**Federal Reserve Bank of St. Louis**

**Availability of CRA Public Evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

O = Outstanding  
S = Satisfactory  
NI = Needs to improve  
SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

---

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
ARVEST BK	FAYETTEVILLE, ARKANSAS	Second Quarter of 2021
BANK OF FAYETTE CTY	PIPERTON, TENNESSEE	Second Quarter of 2021
BANK OF LAKE VILLAGE	LAKE VILLAGE, ARKANSAS	Second Quarter of 2021
BANKFIRST FINANCIAL SVC	MACON, MISSISSIPPI	Second Quarter of 2021
CENTRAL BK OF ST LOUIS	CLAYTON, MISSOURI	Second Quarter of 2021
DIETERICH BK	EFFINGHAM, ILLINOIS	Second Quarter of 2021
FIELD & MAIN BK	HENDERSON, KENTUCKY	Second Quarter of 2021
IUKA ST BK	SALEM, ILLINOIS	Second Quarter of 2021
KINMUNDY BK	KINMUNDY, ILLINOIS	Second Quarter of 2021
MA BK	MACON, MISSOURI	Second Quarter of 2021
MIDLAND ST BK	EFFINGHAM, ILLINOIS	Second Quarter of 2021
PEOPLES BK	SHERIDAN, ARKANSAS	Second Quarter of 2021
BANK OF SALEM	SALEM, ARKANSAS	Third Quarter of 2021
CENTURY BK OF THE OZARKS	GAINESVILLE, MISSOURI	Third Quarter of 2021
DIAMOND BK	MURFREESBORO, ARKANSAS	Third Quarter of 2021
ENCORE BK	LITTLE ROCK, ARKANSAS	Third Quarter of 2021
FIDELITY BK	WEST MEMPHIS, ARKANSAS	Third Quarter of 2021
FIRST FINANCIAL BK	EL DORADO, ARKANSAS	Third Quarter of 2021
FIRST WESTERN BK	BOONEVILLE, ARKANSAS	Third Quarter of 2021

---

\* Subject to the provisions of the Community Reinvestment Act

INDEPENDENCE BK OF KY	OWENSBORO, KENTUCKY	Third Quarter of 2021
JEFFERSON BK OF MO	JEFFERSON CITY, MISSOURI	Third Quarter of 2021
MIDWEST BANKCENTRE	SAINT LOUIS, MISSOURI	Third Quarter of 2021
PADUCAH B&TC	PADUCAH, KENTUCKY	Third Quarter of 2021
PREMIER BK OF AR	MARION, ARKANSAS	Third Quarter of 2021

---

**District: 9****Federal Reserve Bank of Minneapolis****Filings received during the week ending February 20, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
CHEROKEE BANCSHARES, INC.	CIC	Andrew J. Gesell, St. Paul, Minnesota, individually, and as co-trustee of the Bank Share Marital Trust under the R. James Gesell Declaration of Trust dated January 13, 2000 (Bank Share Marital Trust), St. Paul, Minnesota, to retain and acquire additional voting shares of Cherokee Bancshares, Inc. (Cherokee) and thereby indirectly retain and acquire additional voting shares of BankCherokee (Bank), both of St. Paul, Minnesota. Additionally, Bank Share Marital Trust; Charles R. Gesell, Santa Rosa, California, individually, and as trustee of the Charles R. Gesell Trust Declaration under agreement dated December 30, 1999, Santa Rosa, California; and Peter J. Gesell, Duluth, Minnesota individually, and as trustee of the Peter J. Gesell Trust Declaration under agreement dated December 30, 1999, Duluth, Minnesota; to join the Gesell Family Shareholder Group, a group acting in concert, to retain and acquire additional voting shares of Cherokee, and thereby indirectly retain and acquire voting shares of Bank.	Newspaper:	Not available
			Federal Register:	Not available
HAZEN BANCORPORATION, INC.	4c8	Hazen Bancorporation, Inc., Hazen, North Dakota, through its subsidiary bank holding company, North Star Holding Company, Inc., and its subsidiary bank, Unison Bank, both of Jamestown, North Dakota, to indirectly retain voting shares of AccuData Services, Inc., Park River, North Dakota, and thereby engage in certain data processing activities pursuant to Section 225.28(b)(14)(i) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	03/12/2021



District: 9

Federal Reserve Bank of Minneapolis

Filings received during the week ending February 20, 2021

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Kent A. Gernander, Rushford, Minnesota, individually, and as Trustee with Voting Power for the Elizabeth King Bach Trust under Agreement dated July 19, 2019, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO E.L. King III, Winona, Minnesota, the David King Marital Trust created under the Will dated 3/6/95, Winona, Minnesota, the E.L. King Jr. Marital Trust FBO Elizabeth King Bach, Winona, Minnesota, the E.L. King, Jr. Generation Skip Trust FBO E.L. King III, Winona, Minnesota, and the E.L. King, Jr. Generation Skip Trust FBO Elizabeth King Bach, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available
WNB HOLDING COMPANY	CIC	Notice of Change in Control by Daniel C. King, North Plains, Oregon, E.L. King III and Sarah King, both of Coeur d'Alene, Idaho, Heather A. Bach, LaCrosse, Wisconsin, Nicolle N. Jensen, Santa Fe, New Mexico, Sarah E. Bach-Lumsden, Winona, Minnesota, and Elizabeth King Bach, Winona, Minnesota, as trustee of the Frederick R. King Marital Trust U/W, Winona, Minnesota, and as trustee of the Frederick R. King Family Trust U/W, Winona, Minnesota, as a control group acting in concert, to retain 25% or more of the shares and thereby control of WNB Holding Company, Winona, Minnesota. WNB Holding Company, Winona, Minnesota controls WNB Financial, National Association, Winona, Minnesota.	Newspaper:	Not available
			Federal Register:	Not available

---

**District: 9**  
**Federal Reserve Bank of Minneapolis**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
153054	NORTHWESTERN BK, CHIPPEWA FALLS, WISCONSIN	11/02/2020	02/15/2021	S	Int Small Bank

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
CITIZENS ST BK OF ONTONAGON	ONTONAGON, MICHIGAN	Second Quarter of 2021
FARMERS ST BK	VICTOR, MONTANA	Second Quarter of 2021
NORTH AMER BKG CO	ROSEVILLE, MINNESOTA	Second Quarter of 2021
FIRST INTRST BK	BILLINGS, MONTANA	Third Quarter of 2021
MINNESOTA LAKES BK	DELANO, MINNESOTA	Third Quarter of 2021

---

**District: 10****Federal Reserve Bank of Kansas City****Filings received during the week ending February 20, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
BANNER COUNTY BAN CORPORATION EMPLOYEE STOCK OWNERSHIP PLAN AND TRUST	* 3A3	Banner County Ban Corporation Employee Stock Ownership Plan and Trust to acquire up to an additional 2.95 percent for a total of 44.60 percent of the voting shares of Banner County Ban Corporation, and thereby indirectly acquire additional shares of Banner Capital Bank, all of Harrisburg, Nebraska.	Newspaper:	03/20/2021
			Federal Register:	Not available
CENTRAL BANCSHARES OF KANSAS CITY, INC.	CIC	Joseph Tutera, Mission Hills, Kansas, a member of the Tutera Family Group, a group acting in concert, to retain voting shares of Central Bancshares of Kansas City (Bancshares) and thereby indirectly retain voting shares of Central Bank of Kansas City, both of Kansas City, Missouri. Additionally, Marian Olander Tutera, Mission Hills, Kansas; John "David" Cunningham, Prairie Village, Kansas; Anthony Michael Mendolia, Kansas City, Missouri; and Constance Marie Mendolia 2009 Irrevocable Trust dtd 12-29-09, Joseph Tutera, Trustee, John David Cunningham, Trust Protector; Mary Margaret Cunningham 2009 Irrevocable Trust dtd 12-29-09, Joseph Tutera, Trustee, Marian Olander Tutera, Trust Protector; Joseph C. Tutera 2009 Irrevocable Trust dtd 12-29-09, Joseph Tutera, Trustee, John David Cunningham, Trust Protector, all of Kansas City, Missouri; and Laura Cirese Tutera 2009 Trust dtd 10-8-09, Hanna Marie Tutera 2009 Trust dtd 10-8-09, Dominic Frank Tutera 2009 Trust dtd 10-8-09, Dominic Frank Tutera 2009 Trust dtd 10-8-09, Joseph Charles Tutera Jr. 2009 Trust dtd 10-8-09, David Cunningham, Trustee, Anthony Mendolia, Trust Protector, all of Kansas City, Missouri; to retain shares of Bancshares and join the Tutera Family Group.	Newspaper:	03/05/2021
			Federal Register:	02/24/2021
CHAMBANCO, INC.	CIC	Larry Adams, individually as the largest shareholder, as trustee of the Patrick Adams Testamentary Trust and the S and B Trust, all of Chambers, Nebraska, and as a member of the Adams Family Group, a group acting in concert, to retain voting shares of Chambanco, Inc. (Chambanco), Chambers, Nebraska, and thereby indirectly retain shares of Chambers State Bank, Chambers, Nebraska. In addition, Patrick Adams, individually; the Patrick Adams Testamentary Trust; and the S and B Trust, all of Chambers, Nebraska, to retain shares of Chambanco, and join the Adams Family Group.	Newspaper:	Not available
			Federal Register:	02/11/2021

District: 10

Federal Reserve Bank of Kansas City

Filings received during the week ending February 20, 2021

---

Filer	Filing Type	Filing Proposal	End of Comment Period	
MCHUGH INVESTMENT COMPANY	CIC	Jeremy Brian McHugh, Donielle Eileen McHugh, Nathan Donald McHugh, and Kristina Lee McHugh, all of Murdock, Nebraska, as a group acting in concert, to retain voting shares of McHugh Investment Company, Murdock, Nebraska, and thereby indirectly retain voting shares of Corn Growers State Bank, Murdock, Nebraska.	Newspaper: Federal Register:	02/25/2021 02/11/2021
WAMEGO BANCSHARES, INC.	CIC	Lance L. White, as co-trustee of the Lance L. White Revocable Trust dated April 26, 2017 and as trustee of the Lance L. White Irrevocable Trust, all of Wamego, Kansas; Monte W. White, individually, and as trustee of MWW Irrevocable Trust #1, all of Salina, Kansas; and Cherlyn D. White, as trustee of the Cherlyn D. White-Conklin Irrevocable Trust and as co-trustee of the Cherlyn White-Conklin Trust, all of Wamego, Kansas; as members of the White Family Group, a group acting in concert, to retain voting shares of Wamego Bancshares, Inc. (the company) and thereby indirectly retain voting shares of Bank of the Flint Hills, both of Wamego, Kansas. Additionally, the Lance L. White Revocable Trust dated April 26, 2017 and Kara L. White as co-trustee, both of Wamego, Kansas; Cherlyn White-Conklin Trust and Erich Conklin, as co-trustee, both of Wamego, Kansas; and certain minor children of the listed individuals; to retain voting shares of the company and join the White Family Group.	Newspaper: Federal Register:	03/09/2021 Not available

---

**District: 10**  
**Federal Reserve Bank of Kansas City**

**Availability of CRA Public Evaluations**

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
BANK OF THE FLINT HILLS	WAMEGO, KANSAS	Second Quarter of 2021
COTTONWOOD VALLEY BK	CEDAR POINT, KANSAS	Second Quarter of 2021
EQUITY BK	ANDOVER, KANSAS	Second Quarter of 2021
FIRST MO BK	BROOKFIELD, MISSOURI	Second Quarter of 2021
FIRST ST BK NE	LINCOLN, NEBRASKA	Second Quarter of 2021
STOCK EXCH BK	CALDWELL, KANSAS	Second Quarter of 2021
UNION ST BK	CLAY CENTER, KANSAS	Second Quarter of 2021
WAHOO ST BK	WAHOO, NEBRASKA	Second Quarter of 2021
WEST PLAINS BK	AINSWORTH, NEBRASKA	Second Quarter of 2021
WYOMING CMNTY BK	RIVERTON, WYOMING	Second Quarter of 2021
AMERICAN HERITAGE BK	SAPULPA, OKLAHOMA	Third Quarter of 2021
AMERICAN ST B&TC	WICHITA, KANSAS	Third Quarter of 2021
BANK OF EUFAULA	EUFAULA, OKLAHOMA	Third Quarter of 2021
FIRST AMERICAN ST BK	GREENWOOD VILLAGE, COLORADO	Third Quarter of 2021
FIRST CMNTY BK	BEEMER, NEBRASKA	Third Quarter of 2021
FNB COWETA	COWETA, OKLAHOMA	Third Quarter of 2021
MADISON CTY BK	MADISON, NEBRASKA	Third Quarter of 2021
NBH BK	GREENWOOD VILLAGE, COLORADO	Third Quarter of 2021

\* Subject to the provisions of the Community Reinvestment Act

**District: 11****Federal Reserve Bank of Dallas****Filings received during the week ending February 20, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas to establish a branch located at 5647 W. Lovers Lane, Dallas, Texas 75209	Newspaper:	Not available
			Federal Register:	Not applicable
COMERICA BANK	* Branch	Comerica Bank, Dallas, Texas, to establish a branch located at the corner of Preston and John Hickman, Frisco, Texas.	Newspaper:	Not available
			Federal Register:	Not applicable
LOUISE BANCSHARES, INC.	CIC	Lloyd Myatt Hancock, Anita Ramsey Richards, both of Sugarland, Texas; John W. Hancock, Jr., Karen Irene Jenkins, William R. Jenkins, Jr., William R. "Chip" Jenkins, III, Susan Richards, all of El Campo, Texas; John W. "Trey" Hancock, III, Austin, Texas; Richard Myatt Ramsey, Danevang, Texas; and Phyllis Ramsey Lawhon, Lampasas, Texas (the "Control Group") to retain voting shares of Louise Bancshares, Inc. ("Company"), Louise, Texas, and thereby indirectly retain voting shares of First State Bank, Louise, Texas and Dilley State Bank, Dilley, Texas. Additionally, the John W. Hancock, Jr. SB Trust, Rita Hancock, as trustee, both of El Campo, Texas, to acquire voting shares of Company and to join the Control Group.	Newspaper:	Not available
			Federal Register:	Not available
RIVERBEND FINANCIAL CORPORATION	CIC	Barkat Ali, Southlake, Texas, Kevin Johnston, Pantego, Texas, Mike Farhat, Southlake, Texas, Judy Han, Houston, Texas, Wea Lee, Houston, Texas, Young Yoo, Dallas, Texas, Jeung-Ho Park, Irving, Texas, Clinton Dunn, Dallas, Texas, Andrew Park, Santa Clarita, California, and Mihir Patel, Coppell, Texas, as a group acting in concert, to control Riverbend Financial Corporation, and Spectra Bank, both of Fort Worth, Texas	Newspaper:	Not available
			Federal Register:	08/13/2020

**District: 11**  
**Federal Reserve Bank of Dallas**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
NONE					

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
LONE STAR ST BK OF WEST TX	LUBBOCK, TEXAS	Second Quarter of 2021
PLAINSCAPITAL BK	UNIVERSITY PARK, TEXAS	Second Quarter of 2021
BANK OF TX	MIDLAND, TEXAS	Third Quarter of 2021
FARMERS ST BK OF NEWCASTLE	NEWCASTLE, TEXAS	Third Quarter of 2021
FROST BK	SAN ANTONIO, TEXAS	Third Quarter of 2021
POINTBANK	PILOT POINT, TEXAS	Third Quarter of 2021

**District: 12**

**Federal Reserve Bank of San Francisco**

**Filings received during the week ending February 20, 2021**

<b>Filer</b>	<b>Filing Type</b>	<b>Filing Proposal</b>	<b>End of Comment Period</b>	
ADYEN N.V.	FBSEA	Adyen, N.V., Amsterdam, Netherlands, to establish a branch in San Francisco, California, pursuant to Section 7(d) of the International Banking Act.	Newspaper:	Not available
			Federal Register:	Not applicable
CARPENTER ACQUISITION CORPORATION	* 3A1	Carpenter Acquisition Corporation, Newport Beach, California, to become a bank holding company by acquiring the voting shares of First Colorado Financial Corp., and thereby indirectly acquire First Colorado National Bank, both of Paonia, Colorado.	Newspaper:	Not available
			Federal Register:	03/25/2021
FIRST NORTHWEST BANCORP	4c8	First Northwest Bancorp, Port Angeles, Washington, to acquire 50 percent of a de novo joint venture, Quin Ventures, Inc., New York, New York, and thereby indirectly provide educational courses, and instructional materials to consumers on individual financial management matters pursuant to Section 225.28(b)(6)(v) of Regulation Y; engage in certain data processing activities pursuant to Section 225.28(b)(14) of Regulation Y; and engage in activities related to credit bureau services pursuant to Section 225.28(b)(2)(v) of Regulation Y.	Newspaper:	Not applicable
			Federal Register:	Not available
GREATER PACIFIC BANCSHARES	CIC	Change in Bank Control Notice filed by Hamad Abdulmohsen Almarzouq, Abeer Abdullah Alsemait, Abdulaziz Yacoub Alnafisi, Ahmad Abdulaziz Alnafisi, Aljuohara Abdulaziz Alnafisi, Dalal Abdulaziz Alnafisi, Farah Abdulaziz Alnafisi, all of Yarmook, Kuwait; Ghaida Husain Alhusain, Duaj Khalifah Khalaf Alenezi, Samir Yaqoub Alnafisi, Suliman Khalifah Khalaf Alenezi, all of Kuwait City, Kuwait; Abrar Khaled Alsabah, Jaber Khaled Alsabah, Ohoud Salem Alsabah, Salem Khaled Alsabah, Shaikhah Khaled Alsabah, all of Qortuba, Al Asimah, Kuwait; Khalid Abdullah Alsumait, Shatha Abdullah Alsamait, both of Dahiya Abdullah Salem, Kuwait; Areej Abdullah Alsamait, Shuwaikh, Kuwait; Issam Abdulmohsen Almarzooq, Abdullah Alsalem, Kuwait;%%as a group acting in concert to acquire voting shares of Greater Pacific Bancshares, and thereby indirectly acquire voting shares of Bank of Whittier, National Association, both of Whittier, California.	Newspaper:	Not available
			Federal Register:	Not available
ST. LAURENT INVESTMENTS LLC	* 3A1	St. Laurent Investments LLC, Vancouver, Washington, to become a bank holding company by acquiring People's Bank of Commerce, Medford, Oregon.	Newspaper:	Not available
			Federal Register:	02/25/2021

\* Subject to the provisions of the Community Reinvestment Act



**District: 12**  
**Federal Reserve Bank of San Francisco**

**Availability of CRA Public Evaluations**

---

The Community Reinvestment Act is intended to encourage depository institutions to help meet the credit needs of the communities in which they operate, including low- and moderate-income neighborhoods. It was enacted by the Congress in 1977 (12 U.S.C. 2901) and is implemented by Regulation BB (12 CFR 228). The regulation was revised in May 1995.

The CRA requires that each depository institution's record in helping meet the credit needs of its entire community be evaluated periodically. That record is taken into account in considering an institution's application for deposit facilities.

A copy of an institution's CRA evaluation may be obtained directly from the institution or Reserve Bank.

Federal bank regulators use the following performance levels to rate an institution's performance under CRA:

- O = Outstanding
- S = Satisfactory
- NI = Needs to improve
- SN = Substantial noncompliance

The following state member banks have been examined and their CRA public evaluations are now available.

---

RSSD ID	Institution / Location	Exam Date	CRA Public Date	CRA Rating	Exam Method
1162017	UNITED SCTY BK, FRESNO, CALIFORNIA	10/26/2020	02/15/2021	S	Int Small Bank

**CRA Examinations scheduled for Second Quarter of 2021 (April 1, 2021 - June 30, 2021) Third Quarter of 2021 (July 1, 2021 - September 30, 2021)**

Institution	Location	Quarter
PLUMAS BK	QUINCY, CALIFORNIA	Second Quarter of 2021
SILICON VALLEY BK	SANTA CLARA, CALIFORNIA	Second Quarter of 2021
BANK OF THE ORIENT	SAN FRANCISCO, CALIFORNIA	Third Quarter of 2021
PACIFIC PREMIER BK	IRVINE, CALIFORNIA	Third Quarter of 2021
WESTAMERICA BK	SAN RAFAEL, CALIFORNIA	Third Quarter of 2021